

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA, :
: Plaintiff, :
: v. :
: MAXCENE SPENCE, :
: Defendant. :
:

5696
Civil Action No. 16-cv-05696-mak

FILED

FEB 08 2017

ANSWER

1. Admitted.

KATE BARKMAN, Clerk
By _____ Dep. Clerk

2. Admitted.

3. Denied. I borrowed this money so long ago, I don't know what the correct amounts are. They took my whole income tax check years ago, it was several thousand dollars.

4. Denied. I got a call 24 years ago from someone about this debt. I was in labor with my son at that time. I told him I couldn't talk because I was in labor. Another time, I paid \$100 to a collector. He told me they were putting my loan on hold until I returned to work. He said I didn't have to pay anything until then. I have never returned to work – I have been unemployed for over 20 years. I never returned to work because I am disabled.

FIRST DEFENSE - Disability

5. I am disabled. I have been disabled for over 20 years. I have not worked in about 20 years.

6. I believe I can get rid of my loan through a Total and Permanent Disability discharge. I am preparing the paperwork for this discharge.

2-7-17
Date

Maxcene Spence
Maxcene Spence

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA, :
: Plaintiff, :
: v. :
: MAXCENE SPENCE, :
: Defendant. :
:

Civil Action No. 16-cv-~~05696~~-mak 5696

CERTIFICATE OF SERVICE

I, Maxcene Spence, certify that on 2-8-17, a copy of
Defendant's Answer in the above matter was served by electronic means to:

Rebecca Ann Solarz, Esq.
KML Law Group, PC
701 Market Street, Ste. 5000
Philadelphia, PA 19106
rsolarz@kmllawgroup.com

2-7-17
Date

Maxcene Spence
Maxcene Spence